

Information to identify the case:

Debtor 1	Bonnie Kunkle	Social Security number or ITIN	xxx-xx-6220
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20620-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bonnie Kunkle

10/11/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bonnie Kunkle
Debtor

Case No. 19-20620-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 11, 2023

User: auto
Form ID: 3180W

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2023:

Recip ID	Recipient Name and Address
db	+ Bonnie Kunkle, 275 Wendel Road, Irwin, PA 15642-3226
cr	+ KeyBank N.A. S/B/M First Niagara, KeyBank N.A., 4910 Tiedeman Road, 4910 Tiedeman Road, 4910, Brooklyn, Oh 44144-2338
14996494	+ Kelly L. Eberle, Esquire, Grim, Bieh/n & Thatcher, 104 S. Sixth Street, P.O. Box 215, Perkasio, PA 18944-0215
15013134	Municipal Authority of Westmoreland Co., P.O. Box 800, Greensburg, PA 15601-0800

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 12 2023 04:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 12 2023 00:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 12 2023 04:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 12 2023 00:31:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 12 2023 00:31:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14996495	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 12 2023 00:31:00	Key Bank, N.A., s/b/m First Niagra Bank, N.A., 4910 Tiedman Road, Brooklyn, OH 44144-2338
15013133	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 12 2023 00:31:00	Key Bank, N.A., 4910 Tiedeman Road, Cleveland, OH 44144-2338
14999395	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 12 2023 00:31:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338
15036598	EDI: AIS.COM	Oct 12 2023 04:25:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15013136	Email/Text: bankruptcy@firstenergycorp.com	Oct 12 2023 00:31:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15025703	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 12 2023 00:31:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0315-2

User: auto

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Date Rcvd: Oct 11, 2023

Form ID: 3180W

Total Noticed: 13

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		KeyBank, NA, s/b/m First Niagara Bank, NA
15013135	*	Municipal Authority of Westmoreland Co., P.O. Box 800, Greensburg, PA 15601-0800

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor KeyBank NA, s/b/m First Niagara Bank, NA bnicholas@kmlawgroup.com
Michael S. Geisler	on behalf of Debtor Bonnie Kunkle m.s.geisler@att.net msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5